

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Wanda Renee Coker

S.S. No.: xxx-xx-2588

Mailing Address: 243 Bridgefield Place, Durham, NC 27705-

Case No. 11-81410

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on August 31, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: September 28, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 8/12/11

LastName-SS#: Coker-2588

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

SURRENDER COLLATERAL

Creditor Name	Sch D #	Description of Collateral

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
RBC Centura		\$5,376	**
			**
			**
			**

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
RBC Centura		\$688	N/A	n/a	\$688.00	Home and lAnd
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS w/ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS w/ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)

Amount

Law Offices of John T. Orcutt, P.C.

\$3,000

SECURED TAXES

Secured Amt

IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

Amount

IRS Taxes

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%)

Int. %

Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED

Amount**

DMI=

None(\$0)

None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$904** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **14.25** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
Post Office Box 25000
Raleigh, NC 27640-0002

Hutchens, Senter, & Britton, PA
4317 Ramsey Street
Fayetteville, NC 28311

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Chase **
Cardmember Service
Post Office Box 15298
Wilmington, DE 19850-5298

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Citi Card**
Post Office Box 6500
Sioux Falls, SD 57117-6500

JNR Adjustment Company
Post Office Box 27070
Minneapolis, MN 55427-0070

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Citifinancial **
Bankruptcy Department
PO Box 140489
Irving, TX 75014-0489

Lane Bryant
c/o World Financial Network
Post Office Box 182121
Columbus, OH 43218-2121

Experian
P.O. Box 2002
Allen, TX 75013-2002

Consumer Portfolio Services
Loan Servicing Center
Post Office Box 57071
Irvine, CA 92619-0701

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Dollar Thrifty Auto Group
5330 E. 31st Street # 100
Tulsa

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Duke University Health System
Post Office Box 70841
Charlotte, NC 28272-0841

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

First Premier Bank**
Post Office Box 5524
Sioux Falls, SD 57117-5524

Orchard Bank
c/o Household Credit Services
Post Office Box 5222
Carol Stream, IL 60197-5222

Pinnacle Financial Group **
Post Office Box 4115
Concord, CA 94524-4115

Private Diagnostic Clinic, PLLC
5213 South Alston Avenue
Durham, NC 27713

RBC Bank *****
Attn: Bankruptcy Dept.
1476 Hunter Hill Road
Rocky Mount, NC 27804

RCS
Post Office Box 7229
Westchester, IL 60154

Time Warner
c/o Credit Management
4200 International PKWY
Carrollton, TX 75007

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858